RESEARCH HIGHLIGHTS

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Socio-economic Series 03-006

FAMILY HOMELESSNESS: CAUSES AND SOLUTIONS

Introduction

Family Homelessness: Causes and Solutions, a report prepared by the Social Planning and Research Council of B.C., describes recent trends in family homelessness, its causes and conditions in major Canadian cities. The report indicates that homelessness is spreading throughout Canadian society, and that families with children increasingly find themselves without a home.

The main causes of family homelessness appear to be a lack of good-quality affordable housing, increasing poverty due to inadequate income-assistance rates and low minimum wage, inadequate funding for support programs, discrimination and family violence. The study also examines the effect of homelessness on children and identifies solutions to address the problem of family homelessness.

Objectives

The purpose of the study is to investigate the causes of family homelessness and suggest ways to address the problem. Its specific objectives are to:

a) investigate and describe the factors, including both systemic/structural issues and individual family circumstances, that contribute to a family becoming homeless and may present obstacles to the family's progress toward getting out of homelessness; and

b) identify and describe programs, services and other interventions that address family homelessness through prevention, crisis services for families who need immediate shelter assistance, as well as provision of transitional and reintegration support to address the underlying issues. These Interventions help families and children build essential skills to achieve long-term social, economic, and housing stability.

Research Program

Methodology

The researchers used three different sources to obtain their information: a literature review; structured telephone interviews with 74 key agency informants; and face-to-face interviews with 59 families who were homeless or formerly homeless. There was a high degree of consistency in the data from all sources, which provide a clear snapshot of family homelessness and ways to address it.

The interviews took place in 10 major centres: Victoria, Vancouver, Calgary, Winnipeg, Peel Region, Toronto, Montréal, Québec, Saint John and Halifax. Various agencies in these cities referred or recruited the families for participation in the study.

The literature review, which examined relevant materials published since 1990 from Canada, the United States and Europe, in English and French, is included in the report as Appendix A. The review includes a search of major databases and Web sites. In addition, Appendix E presents profiles for each of the 10 cities included in the study.

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Definition of Family Homelessness

For the purpose of this study, the researchers originally defined a "homeless family" as a family with at least one parent or a legal guardian and one or more children under the age of 18. A "homeless family" could also be:

- living and sleeping outside or on the street;
- sleeping in an emergency shelter, hostel or transition house for women fleeing violence or abuse;
- living in transitional or second-stage housing;
- doubled up and staying temporarily with others; or
- renting a hotel or motel room by the month.

Some parents who did not have their children with them were also included in the interviews to draw on their experience of what can happen to families who face homelessness.

Findings

The information obtained from the literature review, agency key informant interviews and family interviews was consistent. There were no major differences in the data regarding the causes of family homelessness, its effect on children, and what was needed to address the problem.

The findings were also similar across the 10 cities in which the study was carried out. Worsening housing conditions, increasing poverty, fewer jobs for unskilled labour and a political climate unfavourable to the plight of the homeless were cited as major trends in all the cities.

Extent of family homelessness in Canada

Based on information obtained from key informants and the literature review, the study concludes that family homelessness is a growing problem in many urban centres. In 9 of the 10 cities studied, more than two thirds of the key informants reported an increase in the number of homeless families or families at risk of homelessness requesting services, including emergency accommodation, over the past five years. Only four key informants said they noticed a drop in the number of people using their services.

The only city in which there was a decrease was Toronto. Between 1988 and 1999, both the number of two- and one-parent families using emergency shelters increased in that city, then declined dramatically after September 11, 2001 because of changes in immigration and refugee policies.

Diversity of homeless families

Homeless families are a diverse group. Most (80%) of the families in this study were headed by single mothers

between the ages of 26 and 29. Ten were two-parent families, while two were headed by single fathers.

Most of the families had one or two children living with them at the time of the interview. Almost two fifths of the families had children who were not living with them. Close to three quarters of the families were not a visible minority, but among those who were a visible minority, most were Aboriginal.

About one fifth of the parents were between the ages of 16 and 25. Key informants in Vancouver, Winnipeg, Victoria, Calgary and Toronto reported a growing number of younger mothers accessing services—some as young as 16. On the other hand, in Peel, Winnipeg, Vancouver and Victoria, there was a growing demand for services from older parents and grandparents looking after their grandchildren.

The families interviewed had diverse backgrounds. Some had moved frequently while growing up, while others had stayed in the same home. Some had been in foster care as children, while most had not. Some parents were economically comfortable before becoming homeless, while others were barely making ends meet. Some parents had never gone to high school, while others had completed a post-secondary degree. Some parents had been working full time before becoming homeless, while others received income assistance as their main source of income. Some parents were looking after young children full time, while others were attending school or working part time.

Some families received support from friends and family, which included providing a place to stay, looking after their children, helping them find a place, helping them move, and providing some financial assistance. Other parents reported feeling totally alone and isolated, with no social network or friends. Some parents had issues with addictions at some time in their past, while others had never used drugs or alcohol. Several parents indicated that they wished to pursue their education (to complete high school or continue with post secondary courses), while others were looking for jobs.

Trends affecting family homelessness

Fewer affordable homes

In all of the cities, key informants reported that the availability of fewer, safe, good-quality affordable homes was a major trend contributing to family homelessness. In Vancouver, Victoria and Calgary, low vacancy rates and rising rents were reducing the supply of affordable housing. In Calgary, the booming economy was placing increasing pressure on the housing stock with the result that there was less affordable housing available. In Winnipeg, Halifax and Saint John, the housing stock was old and deteriorating. In Toronto and Peel, rent increases as a result of lifting rent controls on vacant units were the main issue, while in Montréal, falling vacancy rates were making it increasingly difficult for families to find housing.

Less access to social housing

Homeless families were finding it harder to access social housing. There were growing waiting lists for subsidized or co-op housing in many communities, and in many provinces no new social housing has been built since the mid-1990s.

Increasing poverty

Increasing poverty was identified as a major trend contributing to an increase in family homelessness in all 10 cities. Agency informants reported a growing gap between incomes and the cost of housing. The problem was more pronounced and exacerbated by unemployment and underemployment, insufficient minimum wages, and income assistance rates that had remained the same or declined over the past few years, while the cost of housing had increased.

In Vancouver and Victoria, changes made to the B.C. income assistance program as of April 1, 2002 will affect the number of families who are homeless and/or at risk of becoming homeless. In Ontario, agency key informants believe that cuts to social assistance rates enacted in 1995 are still contributing to the number of homeless families.

Changing job market

The changing job market was seen as negatively affecting family homelessness. There were fewer jobs for unskilled workers, so this labour pool was facing growing unemployment and underemployment.

Political indifference

Agency key informants reported a growing sense that poor people were being blamed for being poor. They also thought politicians did not care about homeless families or those at risk of becoming homeless because "nothing has been done" to address inadequate income assistance rates or to provide affordable rental housing.

Need for more services

Another trend reported is the increasing complexity of the nature or level of assistance required by homeless families. This included services such as counselling, life skills training and parenting support, as well as connections to multicultural organizations, cultural-specific services, and programs for refugee claimants and recent immigrants.

Deteriorating health

Homeless families were experiencing more illness, including mental health problems, chronic health issues, substance abuse, malnutrition and related disorders. Some of the other ailments mentioned by key informants were diabetes, developmental delays, hepatitis, asthma among children, Fetal Alcohol Syndrome and IV drug use.

Causes of family homelessness

The main causes of family homelessness were a lack of affordable housing, poverty, family violence and inadequate funding for social programs. Other causes included discrimination, mental health issues, addictions, physical health problems, migration, immigration, breakdown in family support structures, unemployment, lack of education and employment skills, as well as adverse childhood experiences, including homelessness.

The series of events that could cause an episode of family homelessness varied from family to family. In this study, it included a crisis with existing housing, family violence, family breakdown, mental and physical health issues, addictions, losing one's job, being "swindled", being evicted, discrimination and problems with roommates.

Lack of affordable housing and low income

Almost all the families said that a lack of affordable housing and insufficient income were significant factors contributing to homelessness. In some families, insufficient income was an ongoing issue that eventually led the family to lose their housing. Other families got into trouble following a specific financial crisis. Low incomes also made it difficult for the families to obtain housing that they could afford—unless it was subsidized.

There was a close link between housing and poverty. Some key informants and families believed that a lack of affordable housing was the reason for homelessness, while others believed the problem was insufficient income to pay for housing. Both groups were speaking to the same issue: the cost of housing was too expensive

relative to family incomes. Therefore, any change in the balance between housing costs and income could be devastating to households at risk of homelessness.

Family violence

For more than 40 per cent of families, family violence was among the factors that caused them to leave their homes. Family violence often occurred in combination with other events that led to homelessness, including marriage breakdown and being evicted. Some of the single mothers were in comfortable economic circumstances before they left their homes and abusive situations.

Addictions

There were a variety of views expressed on the role of addictions in homelessness. Some key informants believed that addictions were a cause of homelessness, while only seven families reported that addictions were a cause of their becoming homeless. Several other families had dealt with addictions at one time in the past. Some mothers said they had had sought treatment when they became pregnant.

Other key informants thought that if a family had safe, secure and affordable housing, they could manage their addictions. Addictions were also seen as a way of coping with homelessness and related problems such as abuse and discrimination.

Triggers

Often a specific event following an accumulation of negative events precipitated an episode of homelessness. These "triggers" included eviction, inability to pay the rent, a violent incident, family breakdown, job loss, unemployment, unsafe or substandard housing that forced a family to move, problems with roommates, exhaustion of informal social networks and support, and an unexpected, major expense.

Impact of homelessness on children

Becoming homeless could be traumatic and devastating for children. Family homelessness generally affected the way children behaved with their families, as well as their personal development, social relationships and health. On the other hand, one mother said that moving out of an abusive situation had been a positive experience for her children.

Homelessness often meant families had to leave their neighbourhoods, and children had to change schools. The longer-term result could be children leaving school early, literacy problems and a continuing cycle of poverty. About one third of all parents in this study said their children had to change schools as a result of being homeless—sometimes two or three times. Most of the parents with school-aged children reported that their children's grades suffered as a result of being homeless, but a few children continued to do well in school.

One of the most worrisome issues about the effect of homelessness on children was the potential longer-term impact. Some key informants expressed concern about the potential for the cycle to repeat itself with the children. They reported that children of homeless families were likely to become homeless themselves as adults because they might not have learned the necessary skills for independent living. In addition, the literature from the United States suggested that many younger homeless parents were homeless as children, and that for them, coming to a shelter was like "coming home."

Solutions to Family Homelessness	
Causes	**Solutions**
Lack of affordable housing	Affordable/Subsidized housing (a full range of housing options)
	Preserve existing affordable rental housing
	Help families locate housing
	Introduce strategies to avoid evictions (e.g., mediation, education, direct payment of rent and utilities, rent banks)
Poverty and lack of income	Increase income assistance rates
	Increase minimum wage
	Improve access to damage deposits
	Provide pre-employment and job-readiness programs, job training and retraining, and support families who wish to improve their education
Family violence	Break the cycle of violence
	Improve police protection and access to legal services
Lack of support services	Improve access to services (e.g., "one-stop shopping"; housing registries; information and advocacy; and target to immigrants, newcomers, ethnic minorities, people who speak different languages, and others with literacy issues)
	Provide more funding for services and programs that support parents and families (e.g. individual therapy and counseling, family counseling, marriage counseling, life skills programs, subsidized child care, outreach, support to youth, and parenting programs)
	Provide more services and programs to address the needs of families with drug and alcohol problems
	Improve access to mental health and psychiatric services to help families deal with a wide range of issues, including depression
	Improve access to health services and address chronic health issues, including issues associated with FAS
Discrimination	Develop and implement strategies to address and prevent racism and discrimination

Solutions to family homelessness

Solutions to family homelessness should address the root causes of the problem identified in this report, including a lack of affordable housing, inadequate incomes and family violence. Unless the underlying issues of family homelessness are addressed, families will continue to live "on the edge" of homelessness and may have repeated episodes of homelessness.

Another way to address family homelessness is by providing services that focus on prevention. A range of services and supports are required to address the needs of different households, but the level of support will vary among families. Some families need only housing, while others require some degree of support as well.

The table above illustrates some of the solutions to family homelessness identified in the report.

Conclusions

This report suggests that homelessness is spreading throughout Canadian society. It is no longer restricted to "down-and-out" single men or women, but increasingly affects families with children. Nor are families in comfortable economic situations immune, particularly if they experience family violence. In most cases, regardless of the events that caused an episode of homelessness, the sole reason that the families in this study were homeless for any length of time was their inability to secure decent, appropriate, adequate and affordable housing. Another pressing concern of this report is the short- and long-term effects of homelessness on children, and on future generations.

With its thorough assessment of the causes of family homelessness and clear direction on solutions to address it, this report represents an excellent reference tool for anyone wishing to understand this damaging social problem and act to alleviate it.

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Date of Research Project: 2003
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Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

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